

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Lakita Renee Frazier, Debtor

**CASE NO. 24-13963-JDW
CHAPTER 13**

**TO: TRUSTEE: Locke D. Barkely
U. S. TRUSTEE: USTPRegion05.JA.ECF@usdoj.gov**

ALL CREDITORS

A copy of the Court's mailing matrix is attached

**NOTICE OF AMENDMENT TO
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

YOU ARE HEREBY NOTIFIED the above named debtor(s) has filed with the Bankruptcy Court an Amended Schedule C - Property Claimed as Exempt (see copy of Amended Schedule C attached).

YOU ARE FURTHER NOTIFIED that any objection or other response to the list of property claimed as exempt must be filed with the Clerk of the Court for the United States Bankruptcy Court; a copy thereof served to the United States Trustee, Case Trustee, and Counsel for the Debtor(s), within 30 days after the conclusion of the meeting of creditors or within 30 days after the filing of this notice of amendment, whichever is later.

Date: May 14, 2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

CERTIFICATE OF SERVICE

On May 14, 2025, a copy of this notice and amended schedule was served on each of the persons listed on the above list either by United States Mail or via electronic service through the Court's CM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Lakita Renee Frazier		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number	24-13963		
(if known)			

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt****4/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2232 Carlton Dr Southaven, MS 38672 DeSoto County Line from <i>Schedule A/B</i> : 1.1	\$284,000.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-21
2020 Nissan Altima 136541 miles Line from <i>Schedule A/B</i> : 3.1	\$11,983.50	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
2007 ***Honda Accord 236,321 miles Line from <i>Schedule A/B</i> : 3.2	\$3,620.00	<input checked="" type="checkbox"/> \$994.08 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Sofa \$600 Loveseat \$600 Small Appliances \$50 Line from <i>Schedule A/B</i> : 6.1	\$1,250.00	<input checked="" type="checkbox"/> \$1,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
50 inch TV Line from <i>Schedule A/B</i> : 7.1	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)

Debtor 1 **Lakita Renee Frazier**

Case number (if known) **24-13963**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Clothing Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Dog Line from Schedule A/B: 13.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Cash Line from Schedule A/B: 16.1	\$12.00	<input checked="" type="checkbox"/> \$12.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
TSP Line from Schedule A/B: 21.1	\$300.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(e)
FERS Line from Schedule A/B: 21.2	Unknown	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(e)
State Tax Refund Line from Schedule A/B: 28.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(k)
Federal Tax Refund Line from Schedule A/B: 28.2	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(j)
EIC Line from Schedule A/B: 28.3	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(i)
***Potential personal injury claim for a car accident that occurred on or about January 22, 2025; no attorney hired to date; will supplement with further information provided to the standing chapter 13 trustee. Line from Schedule A/B: 33.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-17

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

LAKITA RENEE FRAZIER

CASE NO: 24-13963-JDW

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 5/14/2025, I did cause a copy of the following documents, described below,
Notice of Amendment to Schedules

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 5/14/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469
Attorney at Law
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

LAKITA RENEE FRAZIER

CASE NO: 24-13963-JDW

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 5/14/2025, a copy of the following documents, described below,
Notice of Amendment to Schedules

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 5/14/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
05371
CASE 24-13963-JDW
NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN
WED MAY 14 14-20-07 CDT 2025

ATT SERVICES INC
BY AIS INFOSOURCE LP AS AGENT
KAREN CAVAGNARO ESQ
1 ATT WAY ROOM 3A104
BEDMINSTER NJ 07921-2693

(P)OLIPHANT USA LLC
PO BOX 746411
ATLANTA GA 30374-6411

AFFIRM INC
ATTN BANKRUPTCY
650 CALIFORNIA ST FL 12
SAN FRANCISCO CA 94108-2716

ALLY FINANCIAL
AIS PORTFOLIO SERVICES LLC
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

ALLY FINANCIAL CO AIS PORTFOLIO
SERVICES L
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

AMERICAN FIRST FINANCE
ATTN BANKRUPTCY
3100 OLYMPUS BLVD STE 300
COPPELL TX 75019-5472

AVANTWEBBANK
222 NORTH LASALLE STREET
SUITE 1600
CHICAGO IL 60601-1112

BMG MONEY
ATTN BANKRUPTCY
444 BRICKELL AVENUE SUITE 250
MIAMI FL 33131-2404

~~EXCLUDE~~

~~LOCKE D BARKLEY
6360 I55 NORTH
SUITE 140
JACKSON MS 39211-2038~~

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CASHNET USA
175 W JACKSON
STE 1000
CHICAGO IL 60604-2863

CITIBANKBEST BUY
CITICORP CR SRVSCENTRALIZED BANKRUPTCY
PO BOX 790040
ST LOUIS MO 63179-0040

COAST2COAST LENDERS
ATTN BANKRUPTCY
2207 CONCORD PIKE 247
WILMINGTON DE 19803-2908

COMPLETE CREDIT
ATTN BANKRUPTCY
2921 BROWN TRAIL STE 100
BEDFORD TX 76021-4174

COMPLETE CREDIT SOL CO PERITUS
PORTFOLIO SV
PO BOX 1149
GRAPEVINE TX 76099-1149

COUCH LAMBERT LLC
3501 N CAUSEWAY BLVD
SUITE 800
METAIRIE LA 70002-3625

CREDENCE RESOURCE
ATTN BANKRUPTCY
PO BOX 2300
SOUTHGATE MI 48195-4300

FEDEX EMPLOYEE CREDIT
2731 NONCONNAH BLVD
MEMPHIS TN 38132-2110

FINWISE BANK
CO BECKET AND LEE LLP
PO BOX 3002
MALVERN PA 19355-0702

DEBTOR
LAKITA RENEE FRAZIER
2232 CARLTON DR
SOUTHAVEN MS 38672-9223

FREEDOM MORTGAGE CORPORATION
ATTN BANKRUPTCY
907 PLEASANT VALLEY AVE STE 3
MT LAUREL NJ 08054-1210

FREEDOM MORTGAGE CORPORATION
BANKRUPTCY DEPARTMENT
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939

GULFCO OF MISSISSIPPI LLC
PO BOX 320001
FLOWOOD MS 39232-0001

INTERCOASTAL FINANCIAL LLC
7954 TRANSIT RD 136X
WILLIAMSVILLE NY 14221-4117

(P)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

LENDING CLUB
ATTN BANKRUPTCY
595 MARKET ST
SAN FRANCISCO CA 94105-5839

LENDINGCLUB BANK NA
PO BOX 884268
LOS ANGELES CA 90088-4268
GREENVILLE
SC 29603-0497

LVNV FUNDING
ATTN BANKRUPTCY
PO BOX 10497

(P)MCCALLA RAYMER LEIBERT PIERCE LLC
ATTN ATTN WENDY REISS
1544 OLD ALABAMA ROAD
ROSWELL GA 30076-2102

MEMPHIS CITY CU
4135 ELVIS PRESLEY BLVD
MEMPHIS TN 38116-5826

(P)MOHELA
CLAIMS DEPARTMENT
633 SPIRIT DRIVE
CHESTERFIELD MO 63005-1243

QUANTUM3 GROUP LLC AS AGENT FOR
CREDIT CORP SOLUTIONS INC
PO BOX 788
KIRKLAND WA 98083-0788

RESURGENT RECEIVABLES LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

~~EXCLUDE~~
~~THOMAS C ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~

SANTANDER CONSUMER USA
1601 ELM ST SUITE 800
DALLAS TX 75201-7260

SE EMERGENCY PHYSICIANS LLC
PO BOX 1123
MINNEAPOLIS MN 55440-1123

SANTANDER CONSUMER USA INC
ATTN BANKRUPTCY
PO BOX 961245
FORT WORTH TX 76161-0244

SELF FINANCIAL INC
ATTN BANKRUPTCY
515 CONGRESS AVE STE 1550
AUSTIN TX 78701-3539

SPRING OAKS CAPITAL SPV LLC
PO BOX 1216
CHESAPEAKE VA 23327-1216

(P)SPRING OAKS CAPITAL LLC
1400 CROSSWAYS BLVD STE 100B
CHESAPEAKE VA 23320-0207

SYNCHRONY BANKCARE CREDIT
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

TD RETAIL CARD
ATTN BANKRUPTCY DEPARTMENT
1701 MARLTON PIKE EAST
CHERRY HILL NJ 08003-2390

TD RETAIL CARD SERVICES
CO CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

TMX FINANCE OF MISSISSIPPI INC
15 BULL STREET SUITE 200
SAVANNAH GA 31401-2686

(P)TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

(P)TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

~~EXCLUDE~~
~~U S TRUSTEE~~
~~501 EAST COURT STREET SUITE 6430~~
~~JACKSON MS 39201-5022~~